

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Newport News Division**

In Re: Thomas Lee Dicker, XXX-XX-2421
Tracey Laverne Dicker, XXX-XX-9192
Debtor*

Chapter 13
Case No.: 19-51336-SCS

ORDER CONFIRMING PLAN

The debtor(s) plan filed on September 23, 2019, having been transmitted to his/her creditors; and it having been determined after notice and a hearing that:

- (1) the plan complies with the provisions of this chapter and with other applicable provisions of this title;
- (2) any fee, charge, or amount required under 28 U.S.C. Chapter 123 or by the plan, to be paid before confirmation, has been paid;
- (3) the plan has been proposed in good faith and not by any means forbidden by law;
- (4) the value, as of the effective date of the plan, of property to be distributed under the plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the debtor is liquidated under 11 U.S.C. Chapter 7 on such date;
- (5) with respect to each allowed secured claim provided for by the plan --
 - (A) the holder of such claim has accepted the plan;
 - (B)(i) the plan provides that the holder of such claim retain the lien securing such claim; and
 - (B)(ii) the value, as of the effective date of the plan, of property to be distributed under the plan on account of such claim is not less than the allowed amount of such claim; or
 - (C) the debtor surrenders the property securing such claim to such holder, and
- (6) the debtor will be able to make all payments under the plan and to comply with the plan;

It is ORDERED that:

(1) The debtor(s) plan [if appropriate, as modified] be and it is hereby confirmed, and any Order Allowing Claims hereto entered in this case is hereby amended to include any claims added or supplemented by this plan.

(2) **On, October 18, 2019 and each month thereafter until further order, Thomas Lee Dicker and Tracey Laverne Dicker shall pay to:**

**\$350.00 FOR 26 MONTHS STARTING OCT 2019, THEN
\$1,350.00 FOR 21 MONTHS STARTING DEC 2021, THEN
\$1,565.00 FOR 13 MONTHS STARTING SEP 2023.**

TOTAL FUNDING: \$57,795.00

MAIL PAYMENT ONLY TO:

**R. Clinton Stackhouse, Jr.
Chapter 13 Trustee
P.O. Box 88011
Chicago, IL 60680-1011**

It is ORDERED that:

All undisbursed funds on deposit with the Chapter 13 Trustee on or after the date of an order of conversion or dismissal shall be disbursed to the Debtor.

All funds received by the Chapter 13 Trustee after the date of the entry of the order of dismissal or conversion shall be refunded to the Debtor(s) within 30 days of receipt. Such refunds shall be mailed to the Debtor(s) at their address of record.

Subsequent to entry of any order of dismissal or conversion, the Debtor(s) shall not physically visit or appear at the Chapter 13 Trustee's office for any reason, without being accompanied by their attorney of record. This provision of this Order shall survive any subsequent order and the Court retains jurisdiction to enforce the terms of this provision of this Order.

All property of the estate reverts in the Debtor(s). Notwithstanding such reversion, the Debtor(s) shall not, without obtaining prior Court approval, incur debt (whether secured or unsecured) exceeding the cumulative total of \$5,000.00 in principal; or transfer, sell, acquire, encumber, refinance, or enter into a loan modification for real or personal property. A motion seeking approval of such transaction shall (i) provide proper notice to the Chapter 13 Trustee and all other appropriate parties and (ii) include a complete disclosure of the terms of the proposed transaction.

The holder of each secured claim provided for in paragraphs 4A or 4D of the plan shall retain the lien securing such claim until the earlier of i) the payment of the underlying debt determined under nonbankruptcy law or ii) discharge under section 1328 or iii) such lien is otherwise avoided by separate Court order entered in this case or associated adversary proceeding. If this case is dismissed or converted without completion of the plan, such lien shall be retained by such holder to the extent recognized by applicable nonbankruptcy law.

BY THE COURT

Dated: Jan 2 2020

/s/ Stephen C. St.John

* Include all names used by debtor within last 6 years.

Entered on Docket: Jan 2 2020

R. Clinton Stackhouse, Jr.
Chapter 13 Trustee
7021 Harbour View Boulevard, Suite 101
Suffolk, Virginia 23435

Lorin D Hay, Esquire
Boleman Law Firm, Pc
272 Bendix Rd., Suite 330
Virginia Beach, VA 23452

Office Of The U.S. Trustee
Room 625, Federal Building
200 Granby Hall
Norfolk, VA 23510

Thomas Lee Dicker & Tracey Laverne Dicker
22 Wedgewood Drive, North
Newport News, VA 23601